

Appl. No. 10/654,663
Amdt. dated April 14, 2005
Reply to Office Action of December 17, 2004

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claim 1. (currently amended) A portable consumer device to be used by a consumer, the portable consumer device comprising:
a body; and
a computer readable medium coupled to the body, the computer readable medium comprising a data string including one or more wildcard values, wherein the data string is specifically associated with the consumer,
wherein the data string is specifically associated with the consumer's purchasing preference.

Claim 2. (original) The portable consumer device of claim 1 wherein the portable consumer device is a smart card, and wherein the computer readable medium is in the form of an integrated circuit.

Claim 3. (original) The portable consumer device of claim 1 wherein the portable consumer device is a smart card, wherein the body is a plastic body including an embossed region with the consumer's identification, and wherein the computer readable medium is in the form of an integrated circuit.

Claim 4. (original) The portable consumer device of claim 1 wherein the data string including one or more wildcard values encompasses identification codes for two or more different products.

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Claim 5. (original) The portable consumer device of claim 4 wherein the identification codes optionally include universal product codes (UPC) or stock keeping units (SKUs).

Claim 6. (original) The portable consumer device of claim 1 wherein the data string including one or more wildcard values encompasses two or more values.

Claim 7. (original) The portable consumer device of claim 1 wherein the portable consumer device is pocket-sized.

Claim 8. (canceled)

Claim 9. (original) The portable consumer device of claim 1 wherein the portable consumer device is a smart card, and wherein the portable consumer device further comprises a microprocessor coupled to the body.

Claim 10. (currently amended) A method for using a portable consumer device to be used by a consumer, the method comprising:

(a) providing for a portable consumer device comprising a computer readable medium coupled to a body, the computer readable medium comprising a first data string including one or more wildcard values, wherein the first data string is specifically associated with the consumer;

(b) retrieving the first data string;

(c) comparing the first data string to a second data string; and

(d) providing an output after (c),

wherein the first data string is associated with a preference of the consumer.

Claim 11. (original) The method of claim 10 wherein the second data string represents an identification code for an item, wherein the item is a consumer product.

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Claim 12. (original) The method of claim 10 wherein the second data string is a product identification code.

Claim 13. (canceled)

Claim 14. (original) The method of claim 10 wherein the first data string is associated with a product preference of the consumer.

Claim 15. (original) The method of claim 10 wherein (c) is performed by a server computer, accessible through the Internet.

Claim 16. (original) The method of claim 10 wherein the second data string is a universal product code or stock keeping unit for a product and is encompassed by the first data string, and wherein (d) comprises informing the consumer that the consumer is entitled to a reward.

Claim 17. (original) The method of claim 10 wherein the portable consumer device is in the form of a card, and wherein (b) comprises using a card access device (CAD) to retrieve the first data string.

Claim 18. (original) The method of claim 17 wherein the first data string specifically associated with the consumer encompasses identification codes for products that the consumer is pre-authorized to purchase or encompasses Web sites or messages that the consumer cannot access.

Claim 19. (original) The method of claim 17 wherein the card is a smart card, wherein the computer readable medium includes an integrated circuit, and wherein the portable consumer device further comprises a microprocessor.

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Claim 20. (original) A method comprising:

- (a) providing for a card comprising a computer readable medium comprising a first data string including one or more wildcard values, wherein the first data string is specifically associated with a purchasing preference of the consumer;
- (b) retrieving the first data string using a card access device (CAD);
- (c) comparing the first data string to a second data string, wherein the second data string comprises an identification code for a product that is purchased by the consumer; and
- (d) after (c), if the first data string encompasses the second data string, informing the consumer that the consumer is entitled to a reward.

Claim 21. (original) The method of claim 20 wherein (c) is performed by the card access device (CAD).

Claim 22. (original) The method of claim 20 wherein (c) is performed by a computer coupled to the card access device (CAD).

Claim 23. (original) The method of claim 20 wherein the card is a smart card.

Claim 24. (original) The method of claim 20 wherein the card further comprises a microprocessor.

Claim 25. (original) The method of claim 20 further comprising, before (d):
calculating the reward, wherein the reward is based on the number of products or the cost of products purchased by the consumer that have identification codes that are encompassed by the first data string.

Claim 26. (original) The method of claim 20 further comprising, after (d):
updating reward data on the computer readable medium in the card.

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Claim 27. (original) The method of claim 20 wherein the computer readable medium comprises an integrated circuit.

Claim 28. (original) The method of claim 20 wherein the reward is a reduction in the purchase price.

Claim 29. (original) The method of claim 20 wherein the identification code is a universal product code (UPC) or a stock keeping unit (SKU).

Claim 30. (currently amended) A system comprising:

(a) a portable consumer device to be used by a consumer, the portable consumer device comprising (i) a body and (ii) a computer readable medium coupled to the body, the computer readable medium comprising a data string including one or more wildcard values, wherein the data string is specifically associated with the consumer; and

(b) an access device, wherein the access device is capable of retrieving the data string from the portable consumer device,

wherein the data string is associated with a preference of the consumer.

Claim 31. (original) The system of claim 30 wherein the portable consumer device is a card, and wherein the access device is a card access device.

Claim 32. (original) The system of claim 30 further comprising a cash register or store system coupled to the access device.

Claim 33. (original) The system of claim 30 further comprising a client computer coupled to the card access device, and a server computer coupled to the client computer through the Internet.

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Claim 34. (original) The system of claim 30 wherein the computer readable medium comprises an integrated circuit.

Claim 35. (original) The system of claim 30 wherein the portable consumer device is a smart card.

Claim 36. (currently amended) A system for managing transactions with respect to a consumer, comprising:

a portable device configured to store a first data string having one or more wildcard values, wherein the first data string is specifically associated with the consumer; and
an access device configured to communicate with the portable device and process a transaction relating to the consumer using the first data string.

wherein the first data string is associated with one or more product preferences of the consumer.

Claim 37. (original) The system of claim 36 wherein the first data string encompasses a plurality of product codes.

Claim 38. (original) The system of claim 37 wherein the plurality of product codes include a universal product (UPC) or a stock keeping unit (SKU).

Claim 39. (canceled)

Claim 40. (original) The system of claim 39 wherein the first data string is updated by the access device depending on one or more products purchased during the transaction.

Claim 41. (original) The system of claim 36 wherein the first data string encompasses a plurality of product codes corresponding to a plurality of products; and

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wherein the first data string is used to determine whether the consumer is permitted to purchase one or more of the plurality of products during the transaction or is permitted access to a website or a specific message or a function.

Claim 42. (original) The system of claim 36 wherein the first data string encompasses a plurality of product codes corresponding to a plurality of products; and wherein the first data string is used to determine whether the consumer is entitled to receive a reward for the transaction.

Claim 43. (original) The system of claim 42 wherein the first data string is further used to determine the reward to be received by the consumer.

Claim 44. (original) The system of claim 36 further comprising:
a host configured to communicate with the access device;
wherein the access device is further configured to update the portable device using information provided by the host; and
wherein the information provided by the host includes an updated first data string.

Claim 45. (original) The system of claim 44 wherein the host communicates with the access device via a communication medium including the Internet.

Claim 46. (original) The system of claim 36 wherein the portable device includes a smart card.